

Substitute for form 1449/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				Application Number	09/896,438
				Filing Date	June 28, 2001
				First Named Inventor	Michael BENNETT
				Art Unit	3693
				Examiner Name	J. Borlinghaus
Sheet	1	of	3	Attorney Docket Number	324212007700

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US-6,023,684	02-08-2000	Pearson	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>2</sup> -Number-Kind Code <sup>3</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>4</sup>

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NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
	2.	"Corillian Voyager eFinance Suite on Microsoft BackOffice: Proven Scalability," Microsoft Corporation, 1999. 17 pages.			
	3.	Bauwens, Philippe. "Press Information: Summary of Siemens Nixdorf's Presentations at CeBIT '96," located at < <a href="http://www.sni.be/en/news/press/it.htm">http://www.sni.be/en/news/press/it.htm</a> > visited on April 18, 2000. Fourteen pages.			
	4.	Lewis, Matt. "CheckFree Corporation Announces Record Quarterly and Six-Month Revenues Increases Financial Institutions Under Contract to 142," located at < <a href="http://www.investquest.com/InvestQuest/c/ckfr/ne/earnings/ckfr26.txt">http://www.investquest.com/InvestQuest/c/ckfr/ne/earnings/ckfr26.txt</a> > visited on April 18, 2000. Seven pages.			
	5.	"Open Financial Exchange and Microsoft," located at < <a href="http://fourier.coker.edu/robinb/botc9.html">http://fourier.coker.edu/robinb/botc9.html</a> > visited on April 18, 2000. Two pages.			
	6.	"Traditional Banking makes its move. Integration and IBM," located at < <a href="http://fourier.coker.edu/robinb/botc8.html">http://fourier.coker.edu/robinb/botc8.html</a> > visited on April 18, 2000. Three pages.			
	7.	Flanigan, M. and Pecorara, J. "Yodlee And Exodus Team For Secure Personal Information Management," located at < <a href="http://www.yodlee.com/corporate/pressreleases/exodus.html">http://www.yodlee.com/corporate/pressreleases/exodus.html</a> > visited on April 12, 2000. Three pages.			
	8.	"Sample 'My Yodlee' Page," located at < <a href="http://www.yodlee.com/demo.html">http://www.yodlee.com/demo.html</a> > visited on April 12, 2000. Two pages.			
	9.	"The Yodlee Platform," located at < <a href="http://www.yodlee.com">http://www.yodlee.com</a> > visited on April 12, 2000. Two pages.			
	10.	"Yodlee.com launches a powerful, new consumer service to help you take control of your life online," located at < <a href="http://www.yodlee.com/corporate/pressreleases/launchfinal.html">http://www.yodlee.com/corporate/pressreleases/launchfinal.html</a> > visited on April 12, 2000. Two pages.			
	11.	"15 North American Banks And IBM Form Company To Offer Electronic Banking And Commerce Services," located at < <a href="http://www.integrion.com/news/15banks.html">http://www.integrion.com/news/15banks.html</a> > visited on April 18, 2000. Three pages.			
	12.	"Integrion Launches End-To-End Industry Standard For Electronic Commerce," located at < <a href="http://www.integrion.com/news/story1.html">http://www.integrion.com/news/story1.html</a> > visited on April 18, 2000. Five pages.			
	13.	"Intuit Announces 15 More Financial Institutions To Deliver Online Banking," located at			
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		< <a href="http://www.intuit.com/corporate/press_releases/020996.html">http://www.intuit.com/corporate/press_releases/020996.html</a> > visited on April 18, 2000. Two pages.	
14.		"Q: How do I download prices from a Canadian exchange?" located at < <a href="http://www.intuit.com/support/quicken/faqs/win2/1846.html">http://www.intuit.com/support/quicken/faqs/win2/1846.html</a> > visited on April 11, 2000. Three pages.	
15.		"Q: How do I track investments in the Portfolio window?" located at < <a href="http://www.intuit.com/support/quicken/faqs/mac/2161.html">http://www.intuit.com/support/quicken/faqs/mac/2161.html</a> > visited on April 11, 2000. Two pages.	
16.		"Quicken 99 Helps Consumers Find Money-Saving Opportunities and Make Better Financial Decisions," located at < <a href="http://www.intuit.com/corporate/press_releases/090898.html">http://www.intuit.com/corporate/press_releases/090898.html</a> > visited on April 11, 2000. Five pages.	
17.		"Intuit, Microsoft, and CheckFree Create Open Financial Exchange," located at < <a href="http://www.ofx.net/ofx/pressget.asp?5">http://www.ofx.net/ofx/pressget.asp?5</a> > visited on April 18, 2000. Two pages.	
18.		"S1 Corporation Files Suit Against Corillian Corporation For Patent Infringement," located at < <a href="http://investor.s1.com/ireye/ir_site.zhtml?ticker=sone&amp;script=410&amp;layout=-6&amp;item_id=81111">http://investor.s1.com/ireye/ir_site.zhtml?ticker=sone&amp;script=410&amp;layout=-6&amp;item_id=81111</a> > visited on April 11, 2000. Two pages.	
19.		"S1 Corporation Grated Patent For Advanced Online Financial Services Technology," located at < <a href="http://investor.s1.com/ireye/ir_site.zhtml?ticker=sone&amp;script=410&amp;layout=-6&amp;item_id=80122">http://investor.s1.com/ireye/ir_site.zhtml?ticker=sone&amp;script=410&amp;layout=-6&amp;item_id=80122</a> > visited on April 11, 2000. Three pages.	
20.		"VerticalOne Coporation To Offer Internet Users One-Stop For Managing Online Personal Content And Account Information," located at < <a href="http://www.verticalone.com/pr/52599.html">http://www.verticalone.com/pr/52599.html</a> > visited on April 11, 2000. Two pages.	
21.		SEC Accession No. [0000950109-96-004207], located at < <a href="http://www.sec.gov/Archives/edgar/data/351139/0000950109-96-004207.txt">http://www.sec.gov/Archives/edgar/data/351139/0000950109-96-004207.txt</a> >, visited on April 18, 2000. Five of 170 pages.	

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